

Certificate Number: 03088-PAE-DE-034119357

Bankruptcy Case Number: 20-10465



03088-PAE-DE-034119357

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 20, 2020, at 5:41 o'clock PM CST, Malama Chibwe completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 20, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor